

**Information to identify the case:**

Debtor 1	Schmid Datus	Social Security number or ITIN xxx-xx-6850
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Melkeitha Datus	Social Security number or ITIN xxx-xx-9613
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-21447-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Schmid Datus

Melkeitha Datus  
aka Melkeitha Henderson-Datus

8/12/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Schmid Datus  
Melkeitha Datus  
Debtors

Case No. 14-21447-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db/jdb           #+Schmid Datus, Melkeitha Datus, 731 Belleville Ave., Unit B6, Belleville, NJ 07109-1345  
514831280       +AMC Mortgage Services/Citimortgage Inc, Citimortgage Inc, Po Box 6030,  
                    Sioux Falls, SD 57117-6030  
514831283       +Associated Receivable, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301  
515054965       +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,  
                    Philadelphia, PA 19106-1541  
514831289       +Charter One Auto Finance/RBF Citizens, Attn:Bankruptcy, 443 Jefferson Blvd Ms Rjw-135,  
                    Warwick, RI 02886-1321  
514831290       +Chase, Po Box 24696, Columbus, OH 43224-0696  
514831293       +EMC Mortgage/Chase, 3415 Vision Drive, Mail Code OH4-7126, Columbus, OH 43219-6009  
514831295       Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
514831296       +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
514892307       +Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
514831304       +O R I F A C, 307 N Michigan Suite 1400, Chicago, IL 60601-5407  
514831305       +PNC, Attention: Bankruptcy, 6750 Miller Rd., Brecksville, OH 44141-3262  
514986600       ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
                    TRENTON NJ 08646-0245  
                    (address filed with court: State of New Jersey, Department of Treasury,  
                    Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
514831311       +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
                    Trenton, NJ 08645-0111  
514831312       TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg             +E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:53     U.S. Attorney, 970 Broad St.,  
                    Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg             +E-mail/Text: ustpreqion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:51     United States Trustee,  
                    Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
                    Newark, NJ 07102-5235  
514831281       EDI: HNDA.COM Aug 13 2019 03:18:00     American Honda Finance, Po Box 168088,  
                    Irving, TX 75016  
514831277       +E-mail/Text: bankruptcycare@affinityfcu.com Aug 12 2019 23:44:23     Affinity Fcu,  
                    73 Mountainview Blvd., Basking Ridge, NJ 07920-2332  
514831276       +E-mail/Text: bankruptcycare@affinityfcu.com Aug 12 2019 23:44:23     Affinity Fcu,  
                    73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332  
514941797       +EDI: AFNIRECOVERY.COM Aug 13 2019 03:18:00     Afni, Inc, PO Box 3667,  
                    Bloomington, IL 61702-3667  
514831279       +EDI: AFNIRECOVERY.COM Aug 13 2019 03:18:00     Afni, Inc., Attn: Bankruptcy, Po Box 3097,  
                    Bloomington, IL 61702-3097  
514875840       EDI: AIS.COM Aug 13 2019 03:18:00     American InfoSource LP as agent for,  
                    Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
514831284       +EDI: BANKAMER.COM Aug 13 2019 03:18:00     Bk Of Amer,  
                    Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
514831291       EDI: CITICORP.COM Aug 13 2019 03:18:00     Citibank Usa,  
                    Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
514831310       EDI: CITICORP.COM Aug 13 2019 03:18:00     Shell Oil / Citibank,  
                    Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195  
514831285       +EDI: CAPITALONE.COM Aug 13 2019 03:18:00     Capital 1 Bank, Attn: Bankruptcy Dept.,  
                    Po Box 30285, Salt Lake City, UT 84130-0285  
514831292       +EDI: TSYS2.COM Aug 13 2019 03:18:00     Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
514831297       +EDI: GMACFS.COM Aug 13 2019 03:18:00     G M A C, Po Box 130424, Roseville, MN 55113-0004  
514831298       +EDI: HFC.COM Aug 13 2019 03:18:00     Hsbc Bank, Po Box 30253,  
                    Salt Lake City, UT 84130-0253  
514831300       EDI: IRS.COM Aug 13 2019 03:18:00     Internal Revenue Service (IRS), Department of Treasury,  
                    P.O. Box 7346, Philadelphia, PA 19101-7346  
514831301       +EDI: MID8.COM Aug 13 2019 03:18:00     Midland Fund, 8875 Aero Dr Ste 200,  
                    San Diego, CA 92123-2255  
514990951       +E-mail/Text: bankruptcy@pseg.com Aug 12 2019 23:44:00     PSE&G, PO Box 490,  
                    Cranford NJ 07016-0490, Attn: Bankruptcy Dept  
518355309       +E-mail/Text: bankruptcy@pseg.com Aug 12 2019 23:44:00     PSE&G, PO Box 490,  
                    Attn: Bankruptcy Dept., Cranford, NJ 07016-0490  
514831306       +EDI: NAVIENTFKASMSERV.COM Aug 13 2019 03:18:00     Sallie Mae, Attn: Claims Department,  
                    Po Box 9500, Wilkes-Barre, PA 18773-9500  
514831309       +EDI: RMSC.COM Aug 13 2019 03:18:00     Sams Club / GEMB, Attention: Bankruptcy Department,  
                    Po Box 103104, Roswell, GA 30076-9104  
514831313       +EDI: WFFC.COM Aug 13 2019 03:18:00     Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605  
                    TOTAL: 22

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Aug 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
514831282\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
514866521\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corporation, P.O. Box 168088,  
Irving, TX 75016-8088)  
514831278\* +Affinity Fcu, 73 Mountainview Blvd., Basking Ridge, NJ 07920-2332  
514831286\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
514831287\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
514831288\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
514831294\* +EMC Mortgage/Chase, 3415 Vision Drive, Mail Code OH4-7126, Columbus, OH 43219-6009  
514831299\* +Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253  
514831302\* +Midland Fund, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514831303\* +Midland Fund, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514831307\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
514831308\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HUDSON CITY SAVINGS BANK, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor HUDSON CITY SAVINGS BANK, FSB jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Justin M Gillman on behalf of Joint Debtor Melkeitha Datus ecf@gbclawgroup.com, 5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Debtor Schmid Datus ecf@gbclawgroup.com, 5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6